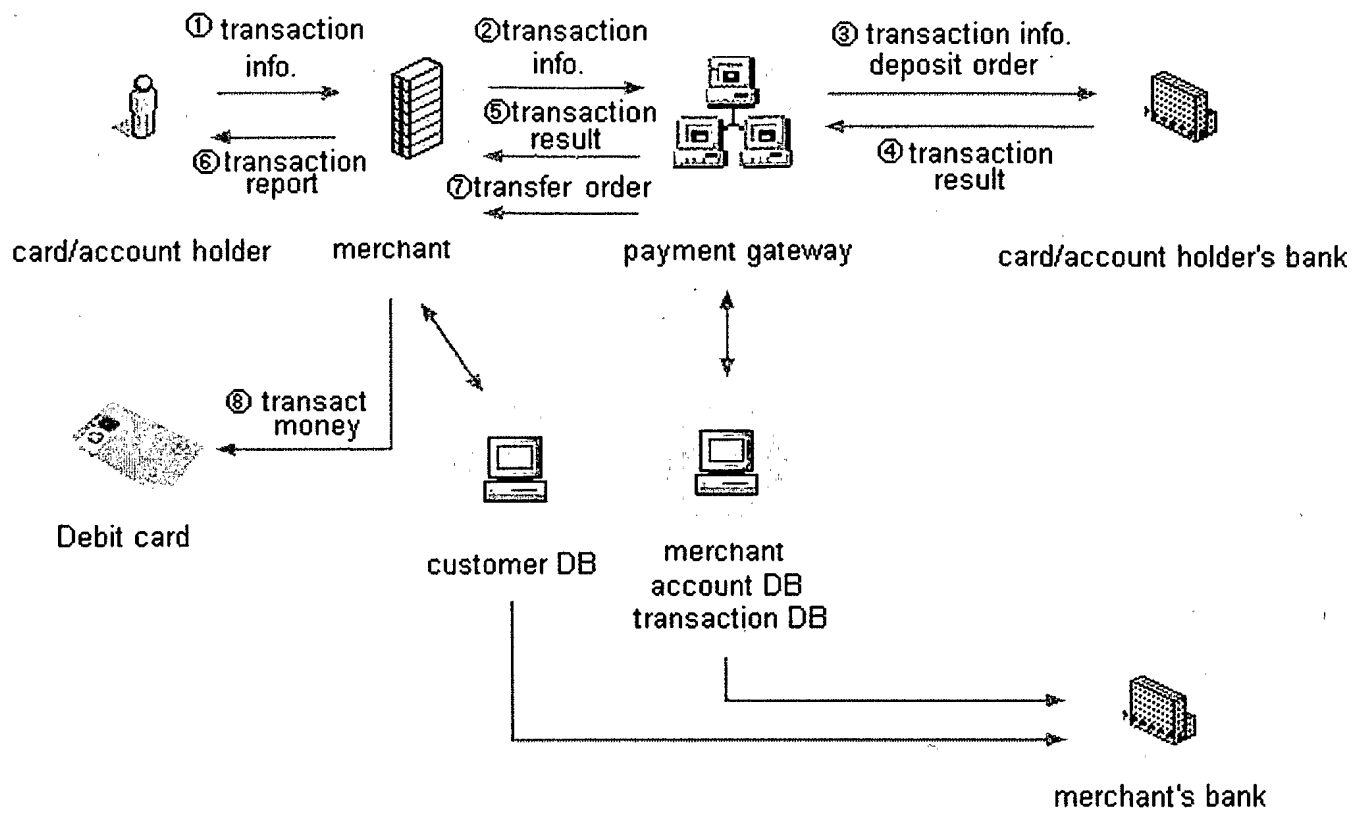
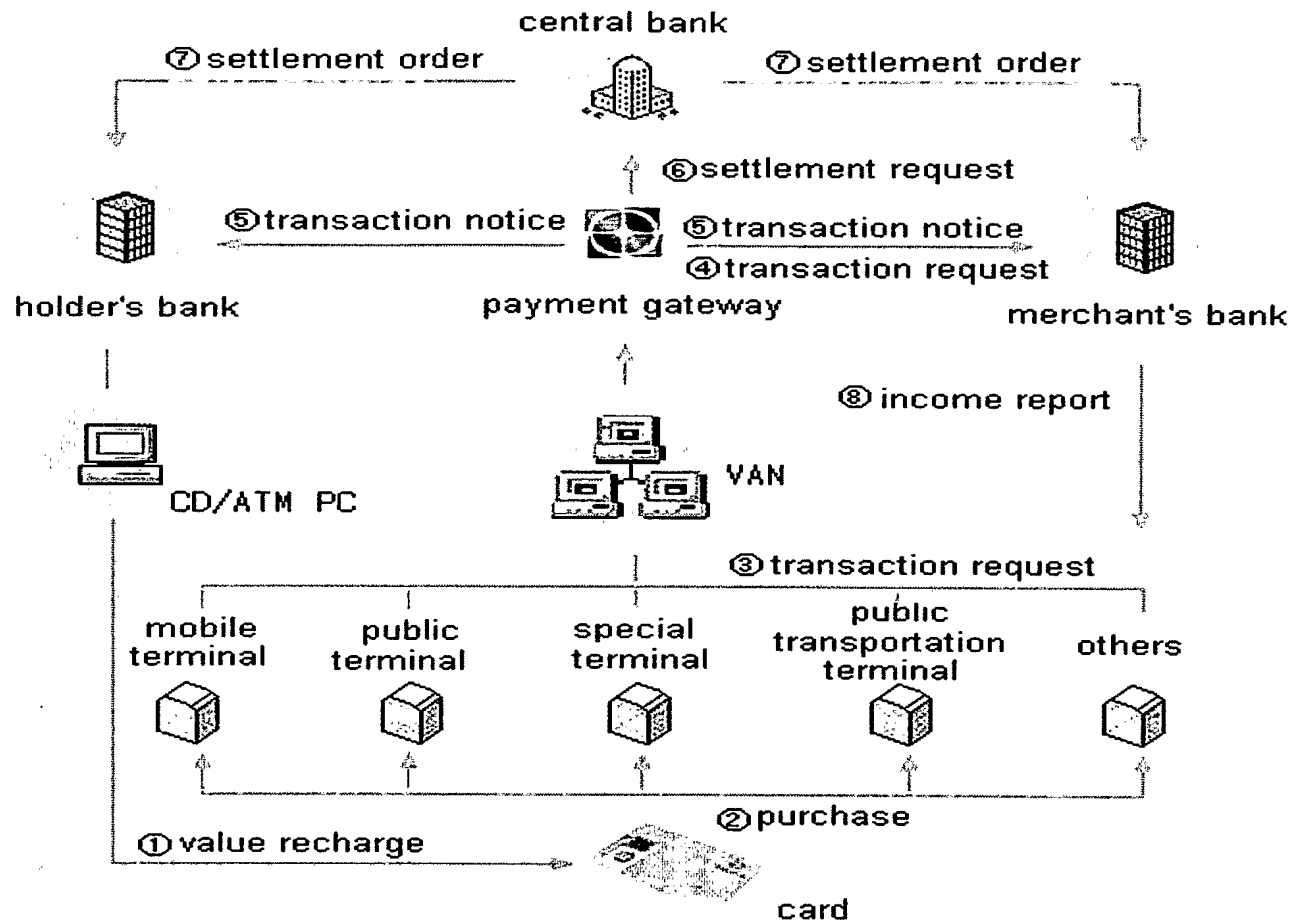


【DRAWINGS】

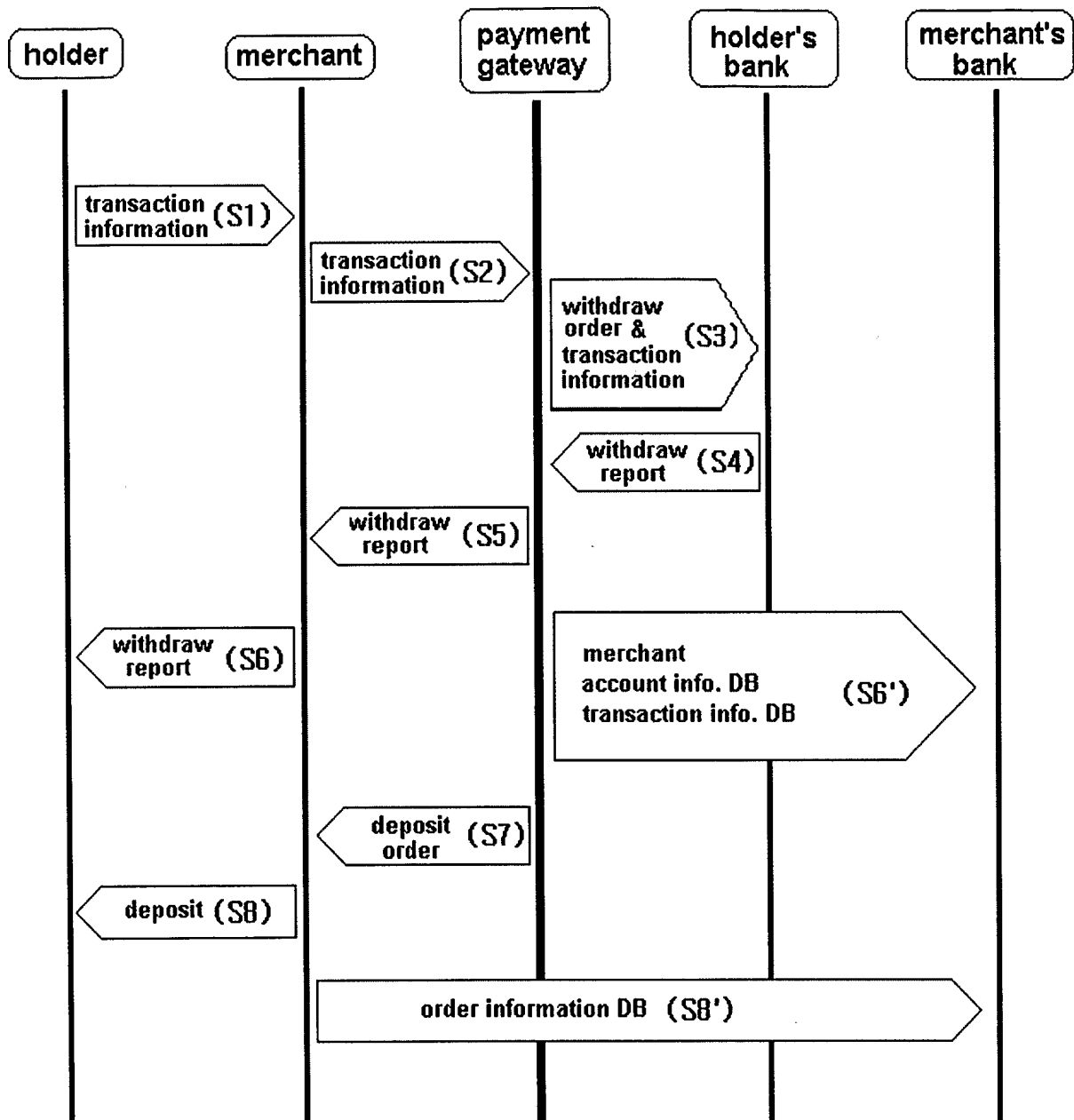
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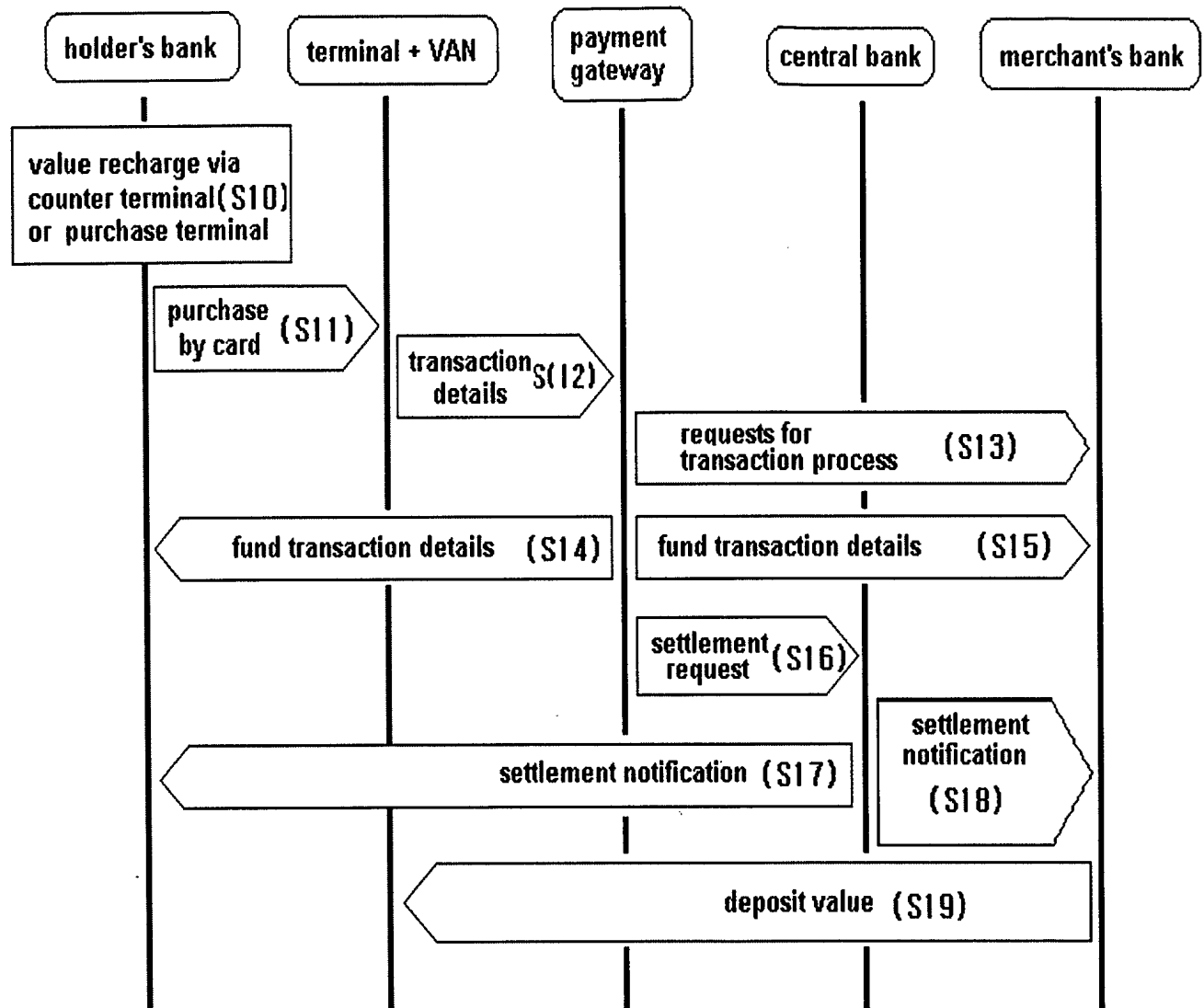
【Figure 2】



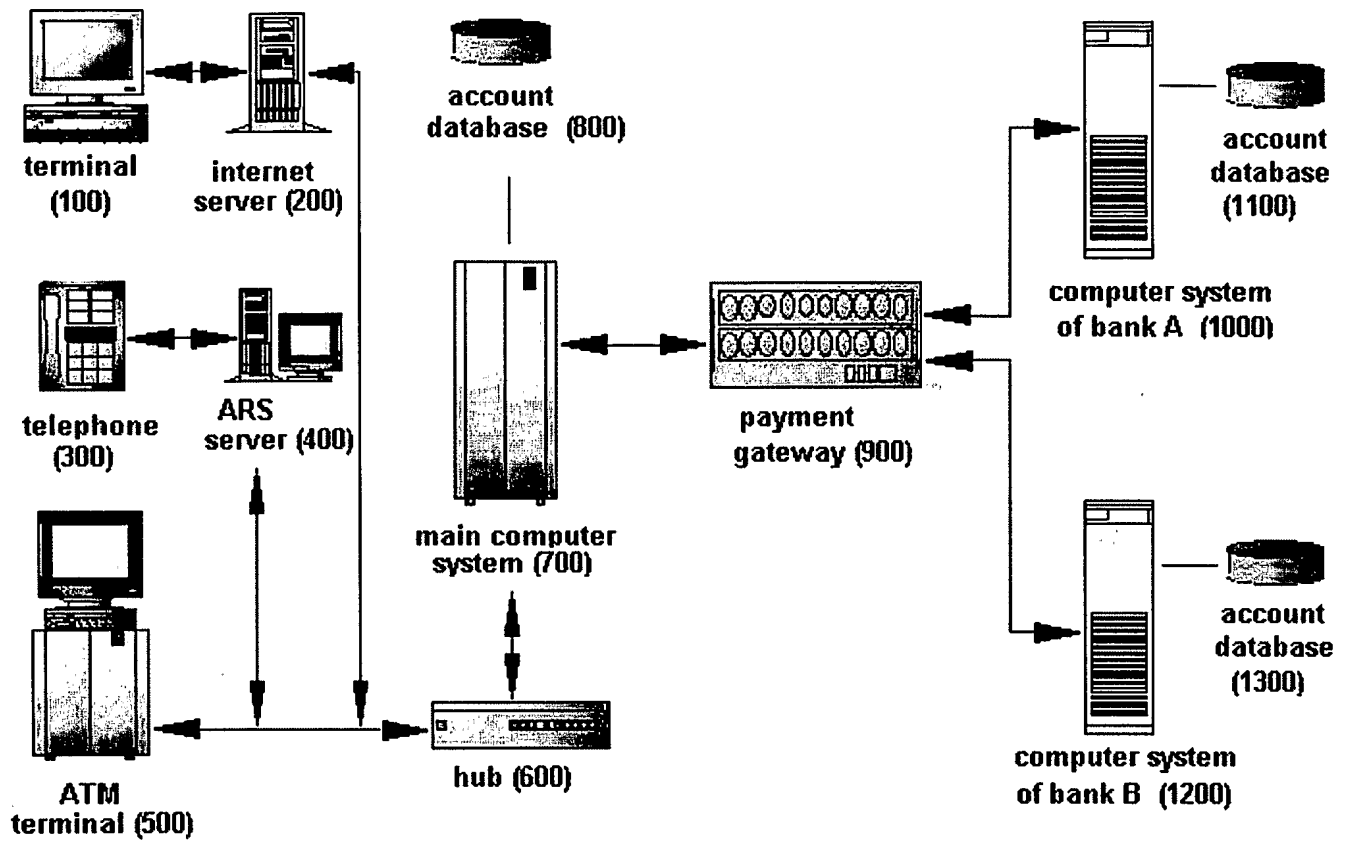
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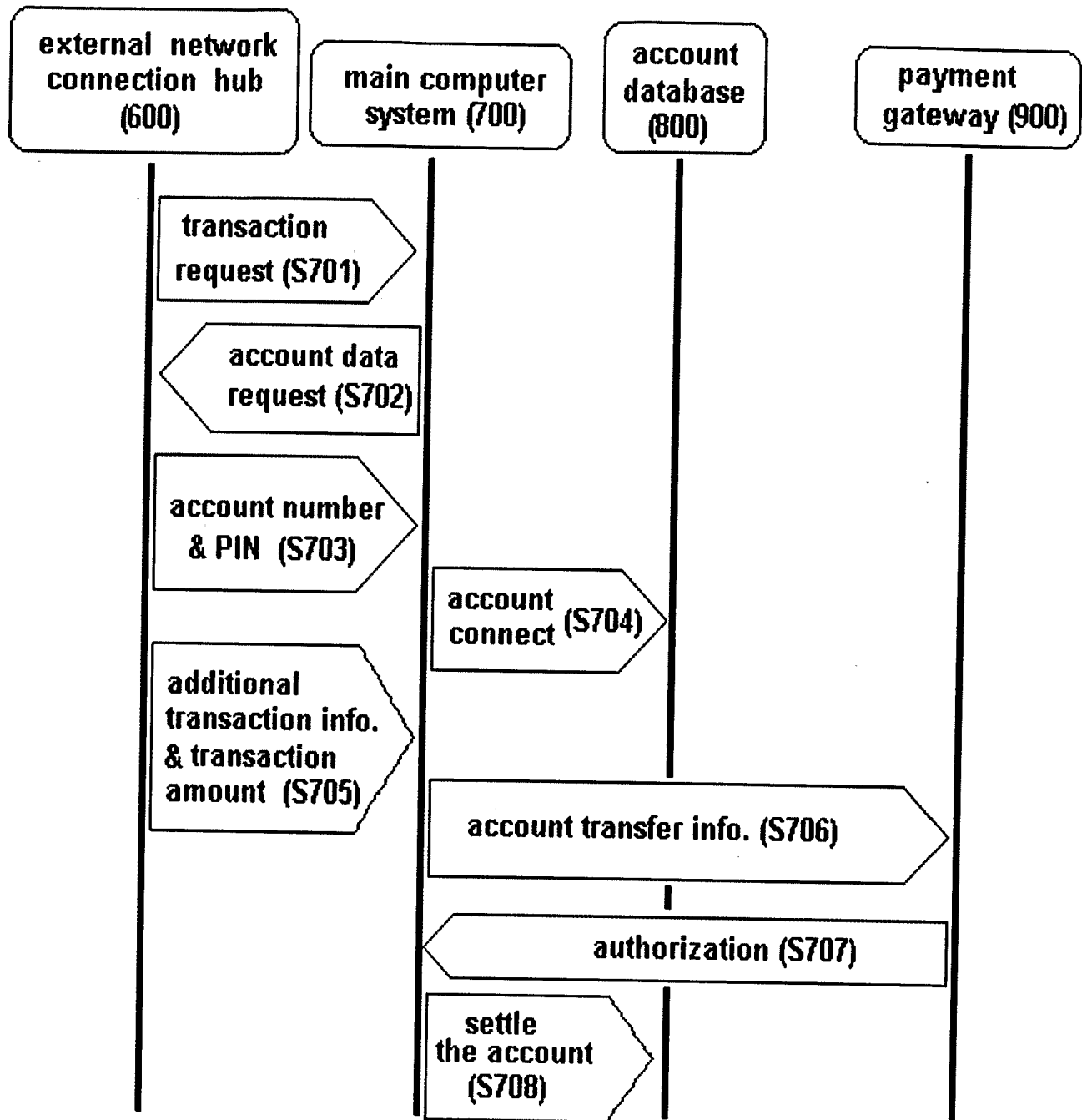
【Figure 4】



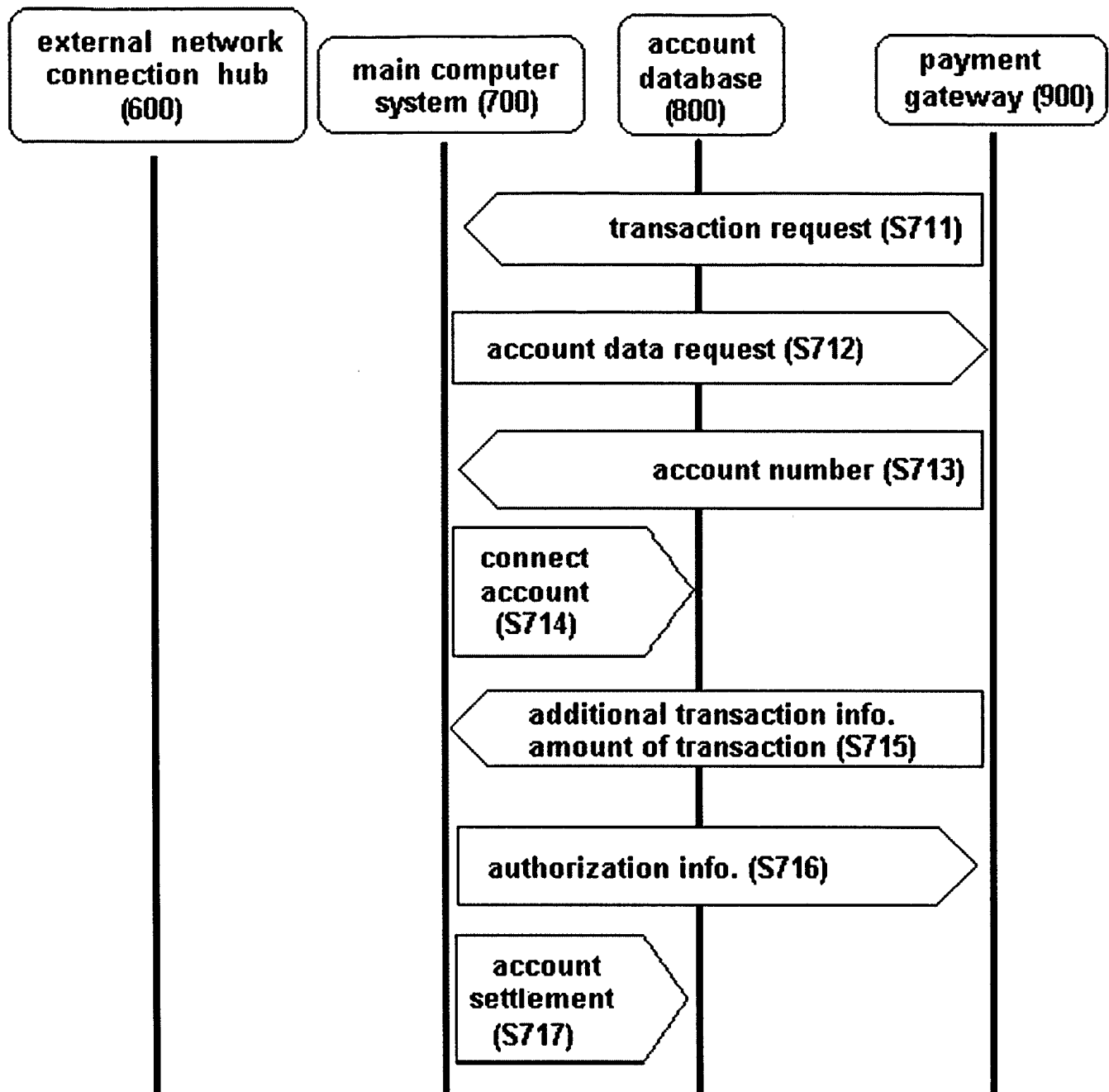
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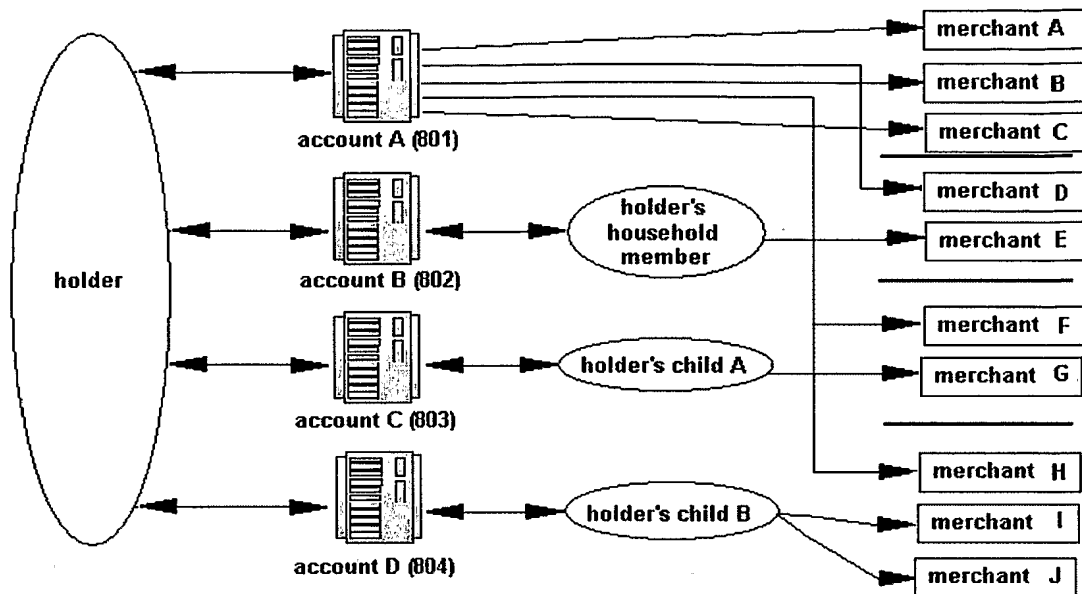
【Figure 6】



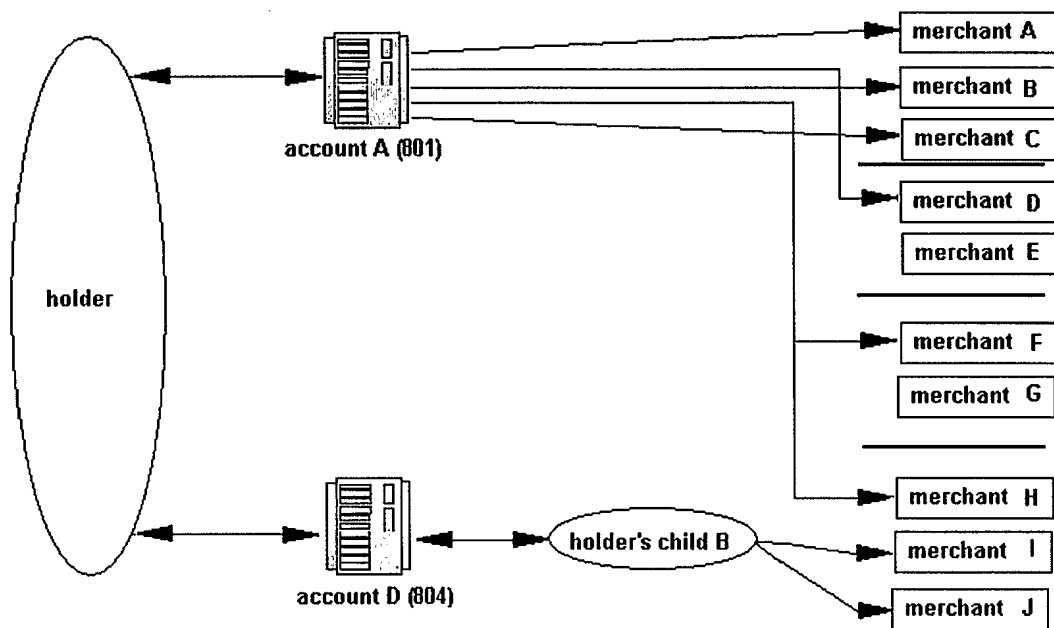
【Figure 7】



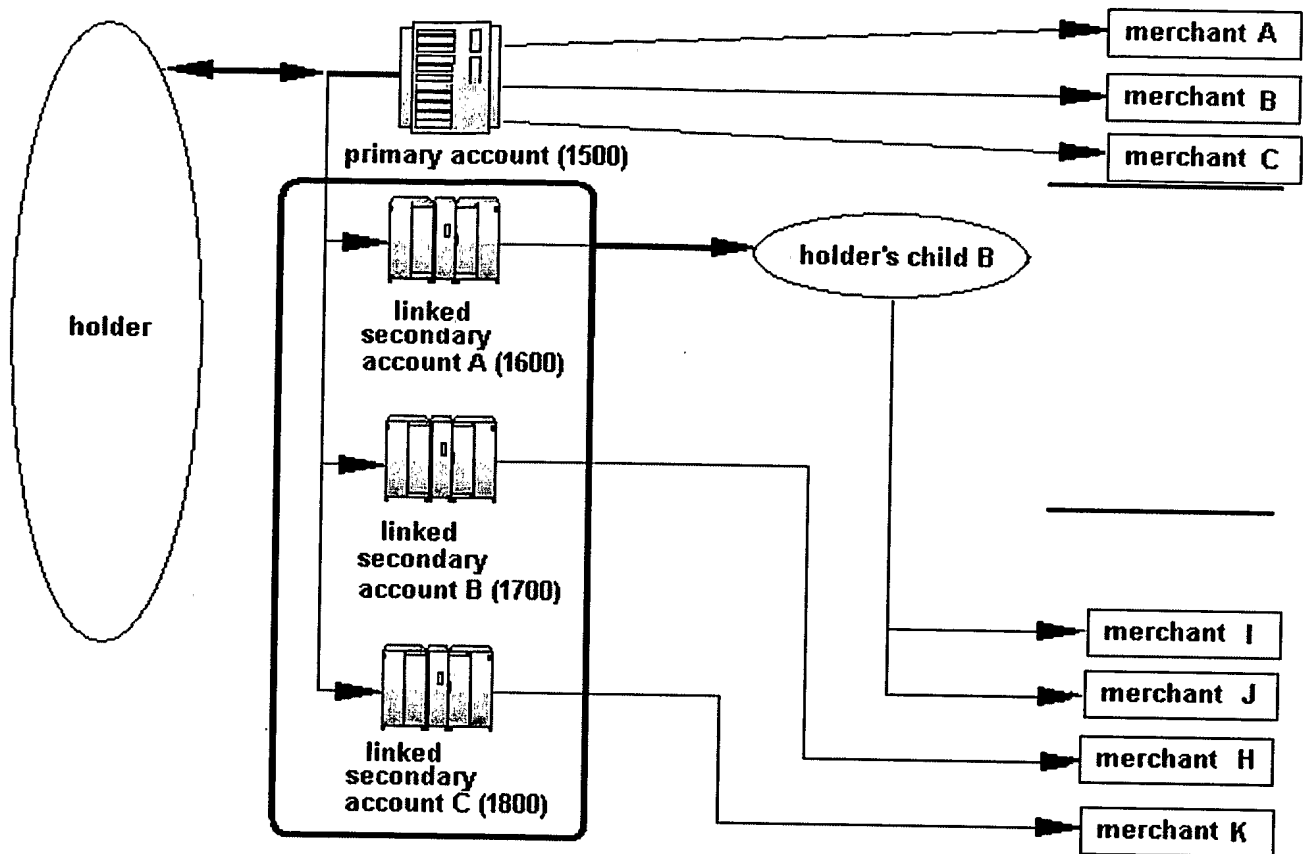
【Figure 8】



【Figure 9】



【Figure 10】



【Figure 11】

	bank(branch) ID	account type	account number	CRC	account classification code	
holder's account	123	- 77	- 230	- XX	00	primary account number
account for the holder's child B	123	- 77	- 231	- XX	01	linked secondary account number A
merchant specific account	123	- 77	- 232	- XX	99	linked secondary account number B
merchant specific account	123	- 77	- 233	- XX	98	linked secondary account number C
.....						
another holder's account	123	- 77	- 240	- XX	00	primary account number
account for the another holder's household A	123	- 77	- 241	- XX	01	linked secondary account number D
merchant specific account	123	- 77	- 242	- XX	98	linked secondary account number E
merchant specific account	123	- 77	- 243	- XX	97	linked secondary account number F
merchant specific account	123	- 77	- 244	- XX	96	linked secondary account number G
.....						

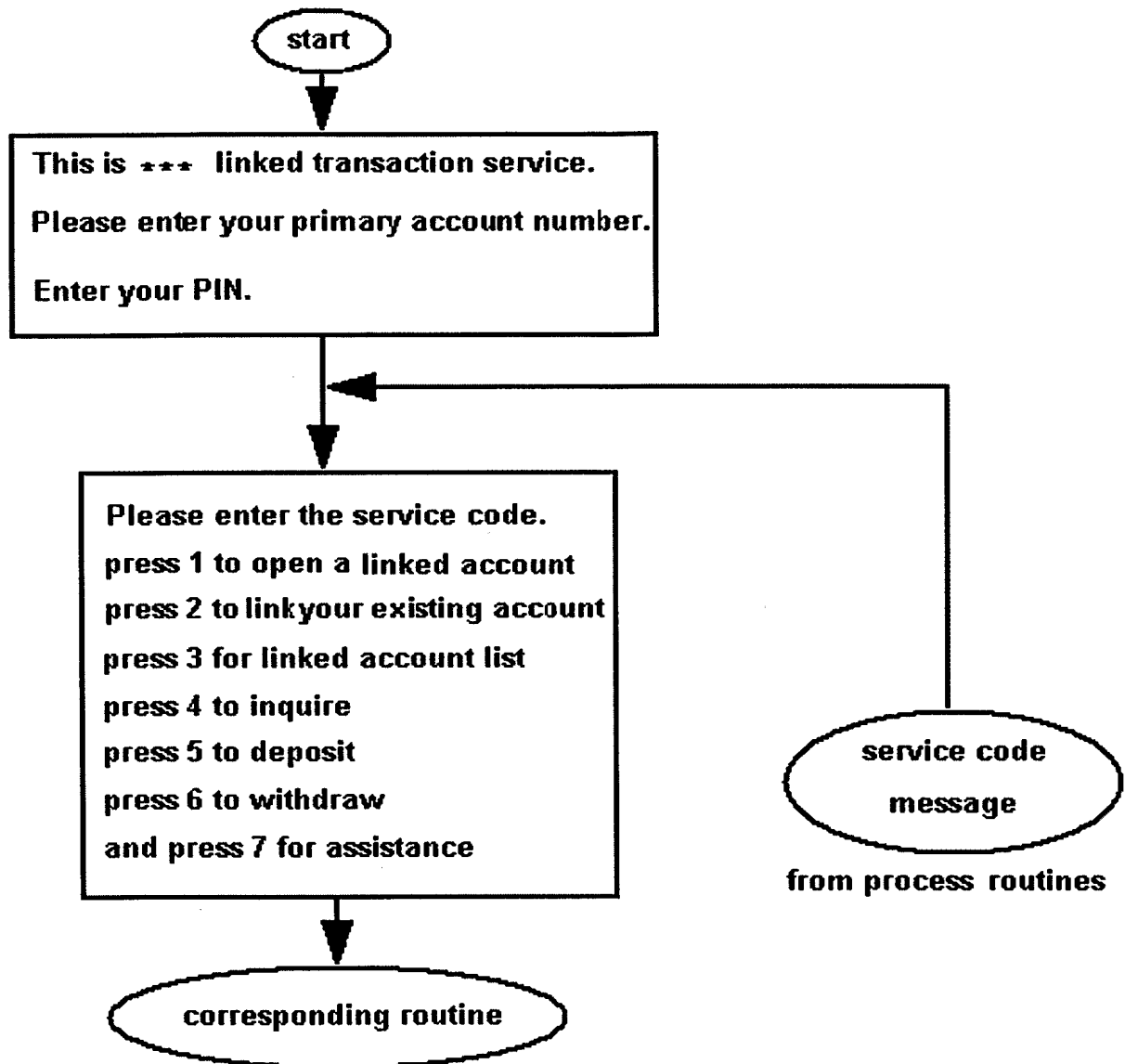
【Figure 12】

	bank(branch) ID	account type	account number	CRC	account classification code	
James' account	123	- 77	- 230	- XX	00	
Jason's allowance	123	- 77	- 231	- XX	01	Jason
Jason's tuition fee	123	- 77	- 232	- XX	99	
Jason's institute fee	123	- 77	- 233	- XX	98	
.....						

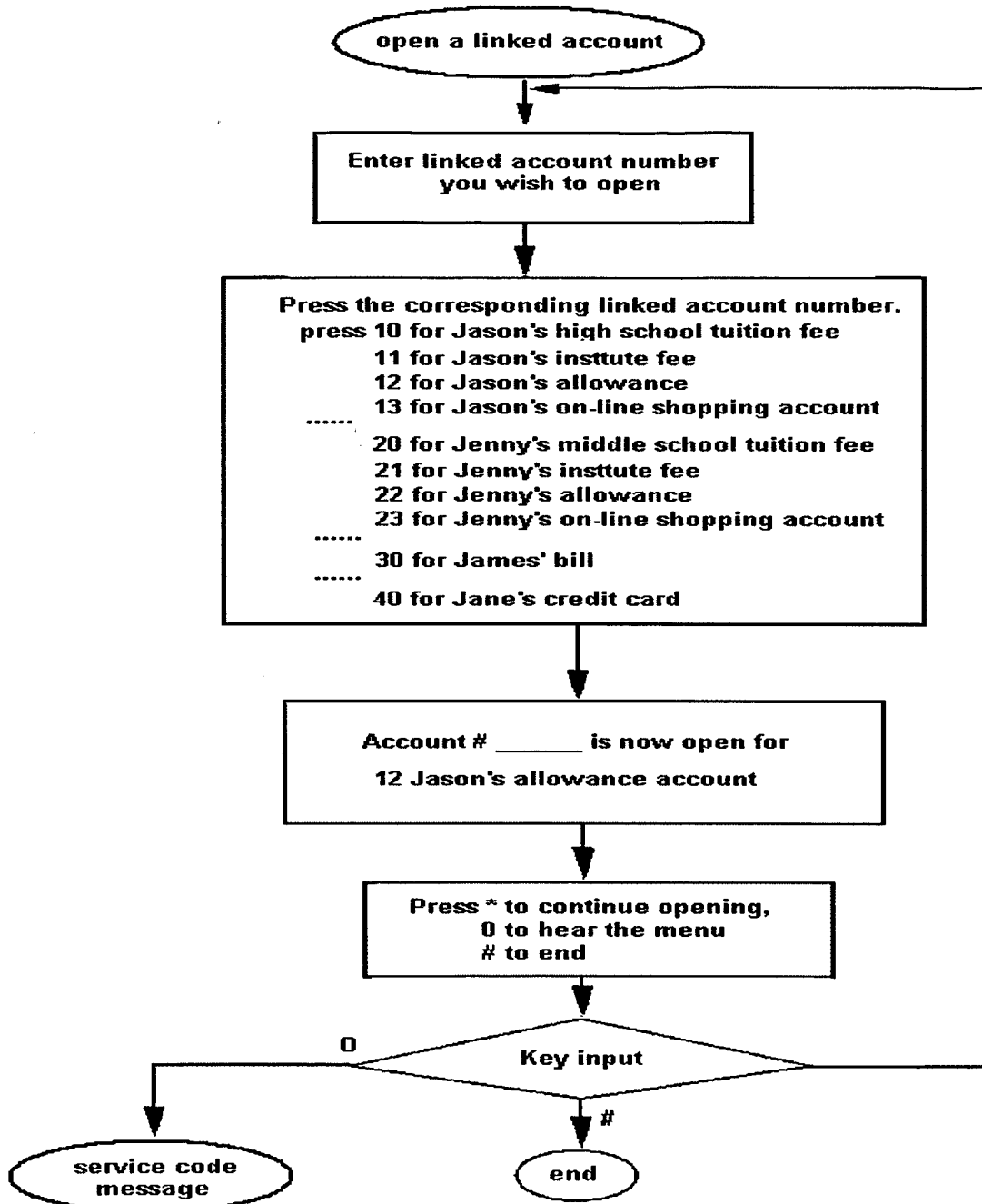
【Figure 13】

account classification code	
00	holder's account (primary)
01	holder's child's account
99	school tuition fee
98	institute fee
97	mobile communication fee
96	mass transportation fee
....	

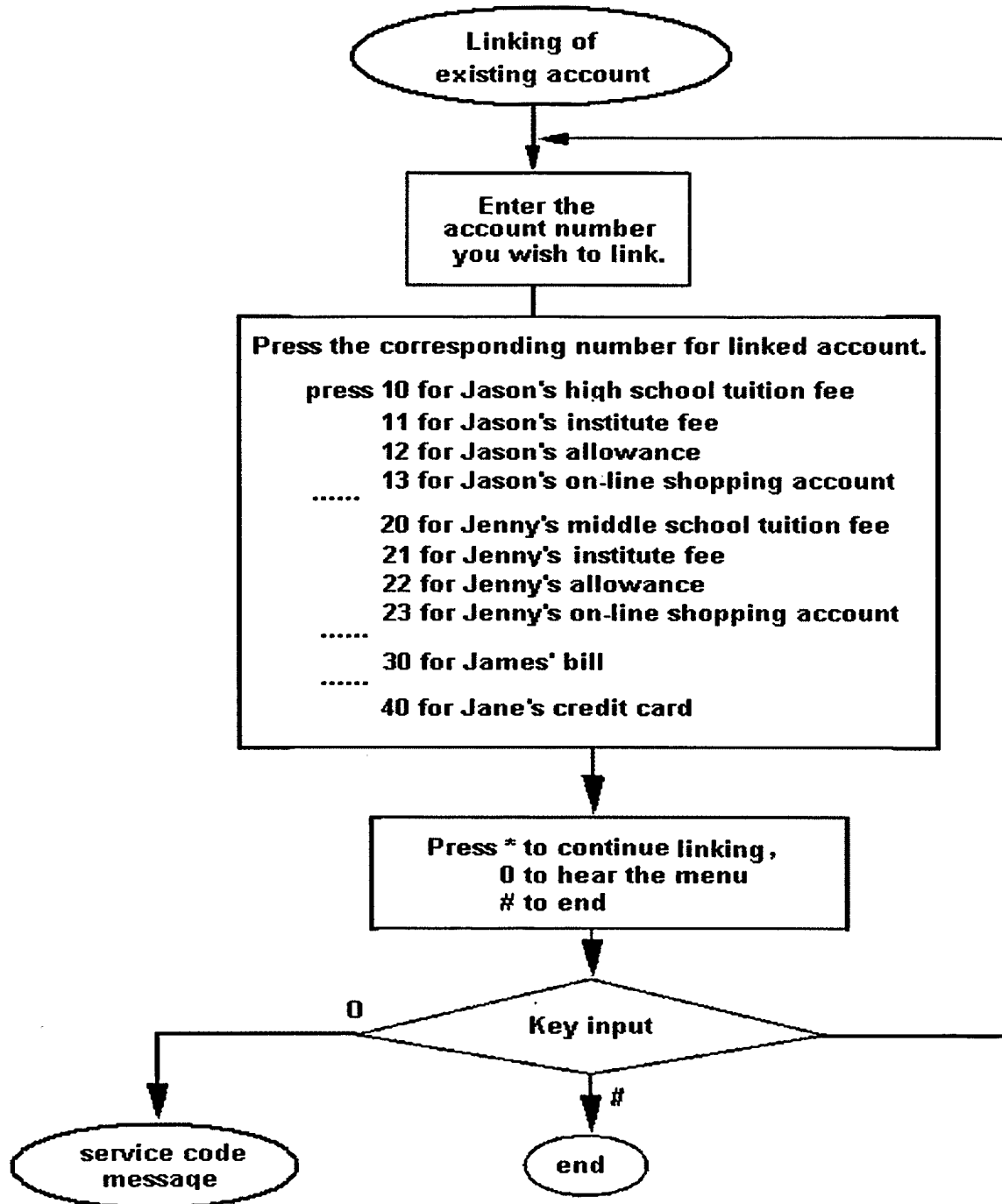
【Figure 14】



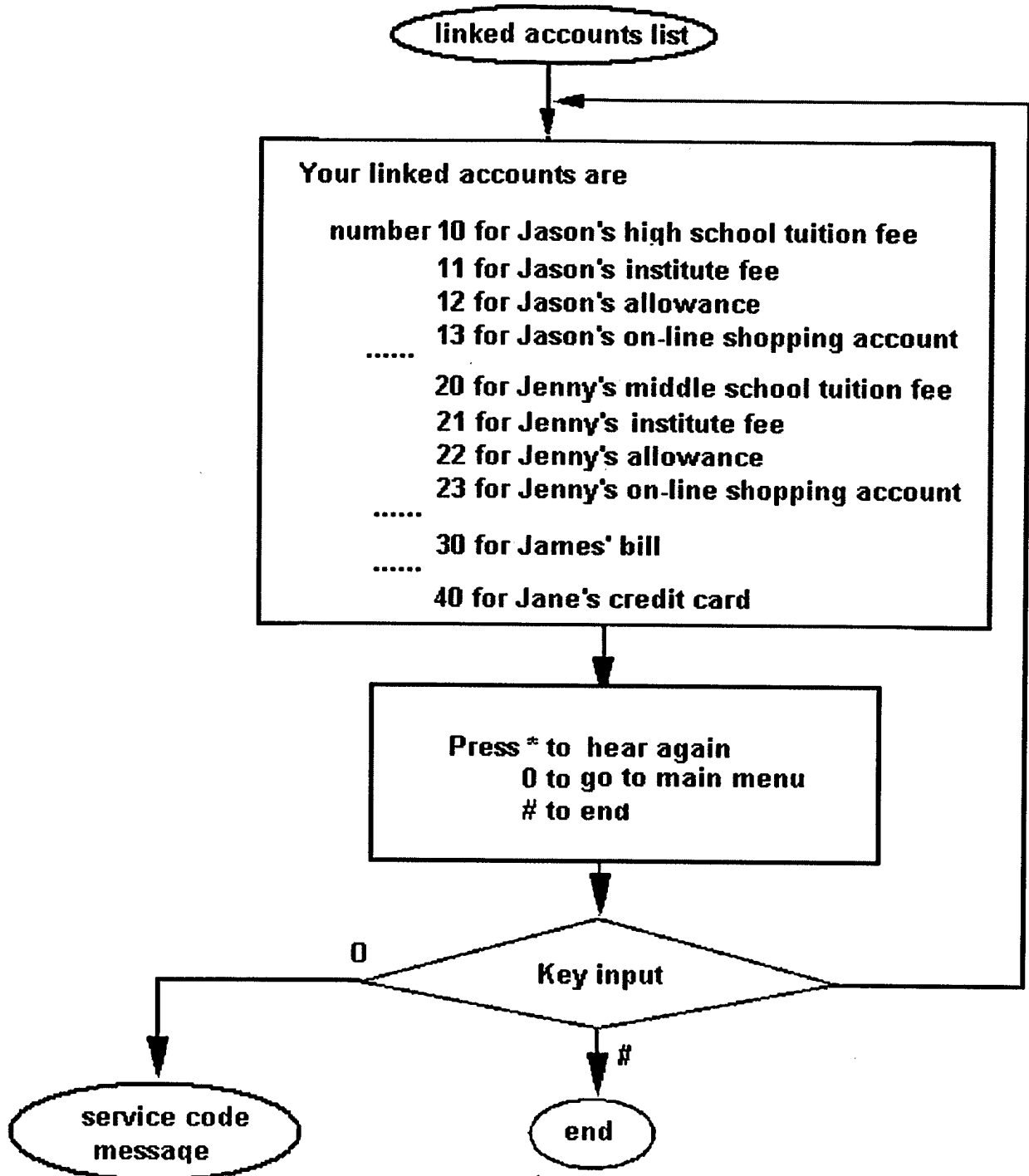
【Figure 15】



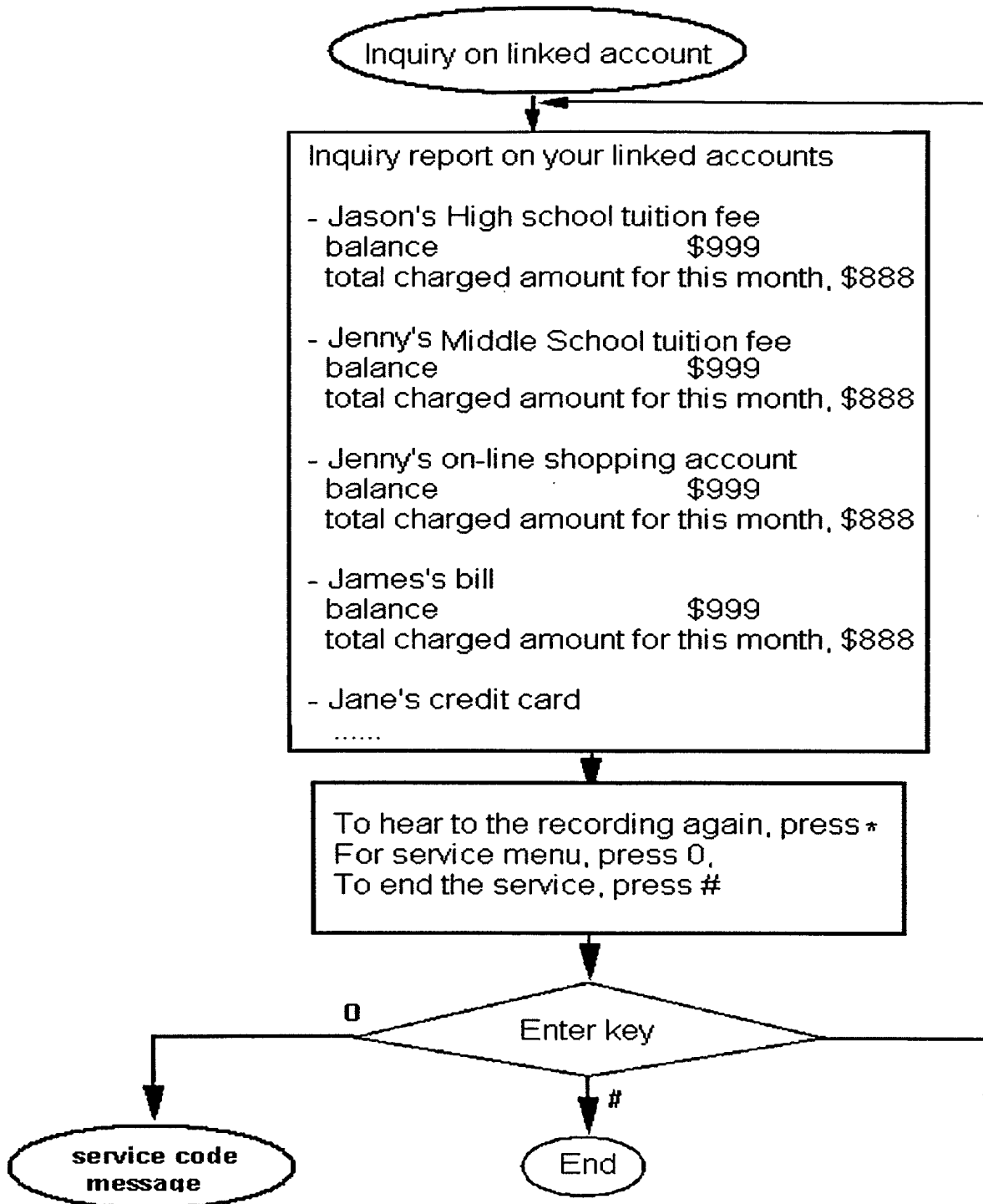
【Figure 16】



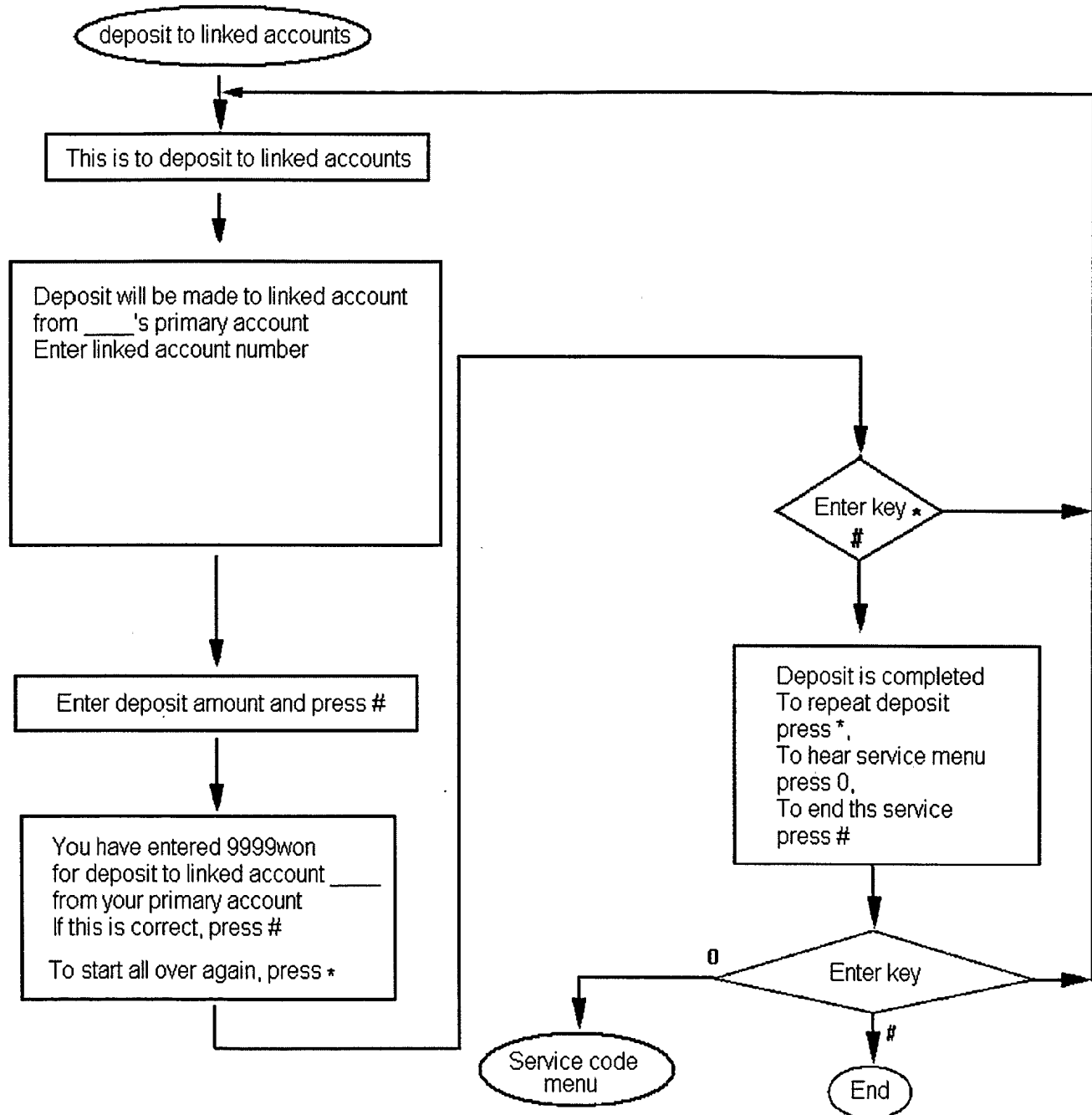
【Figure 17】



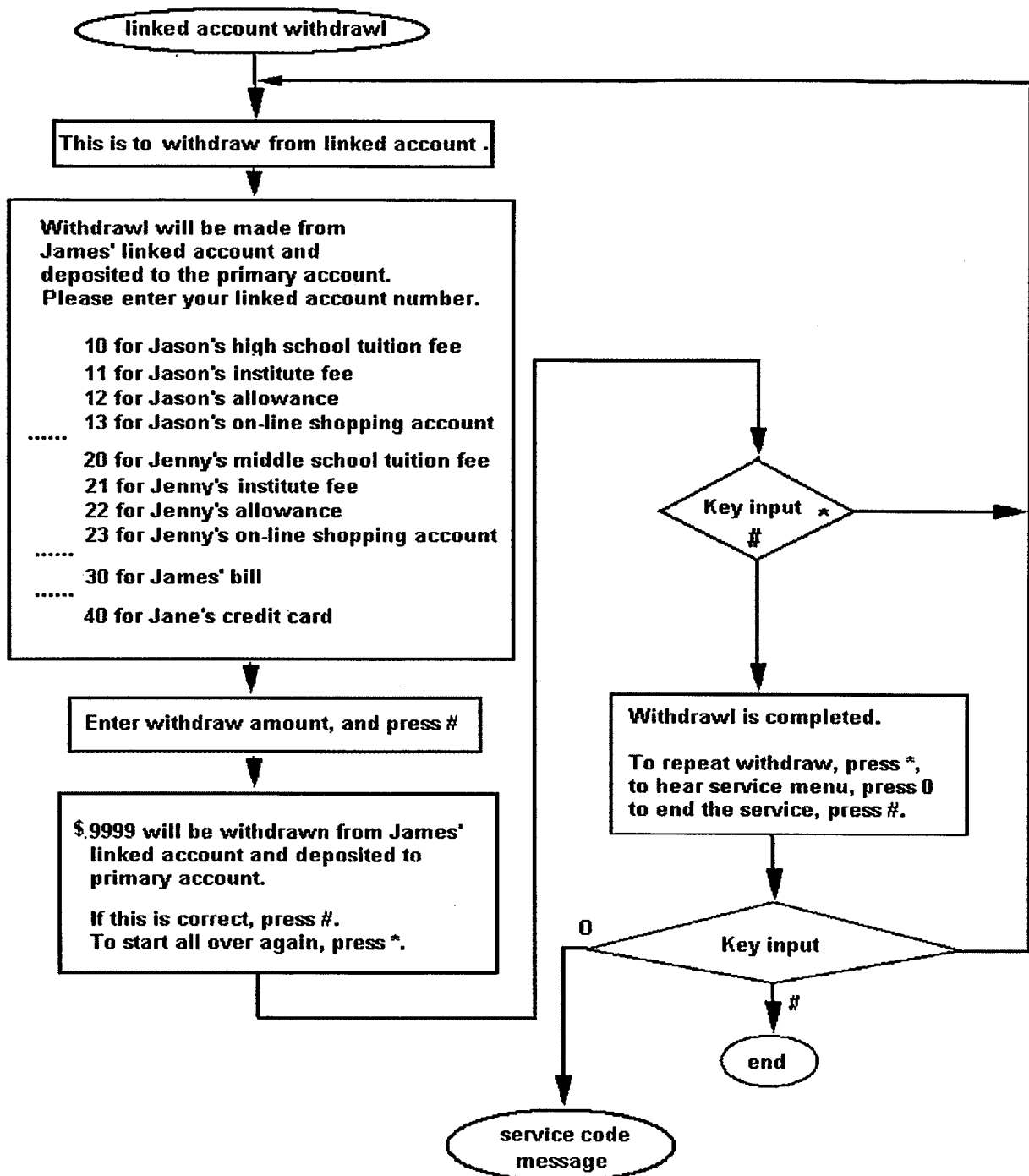
【Figure 18】



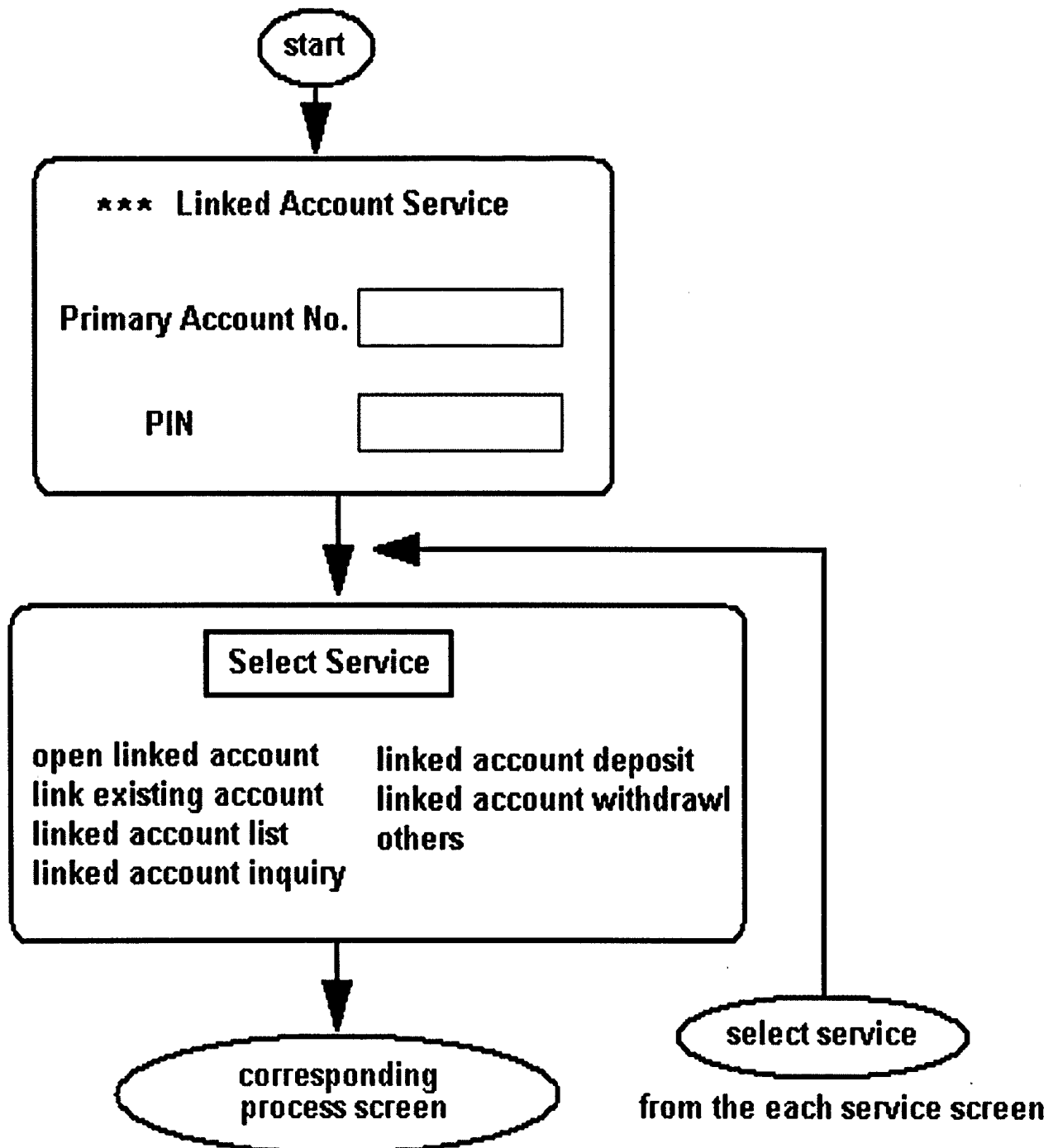
【Figure 19】



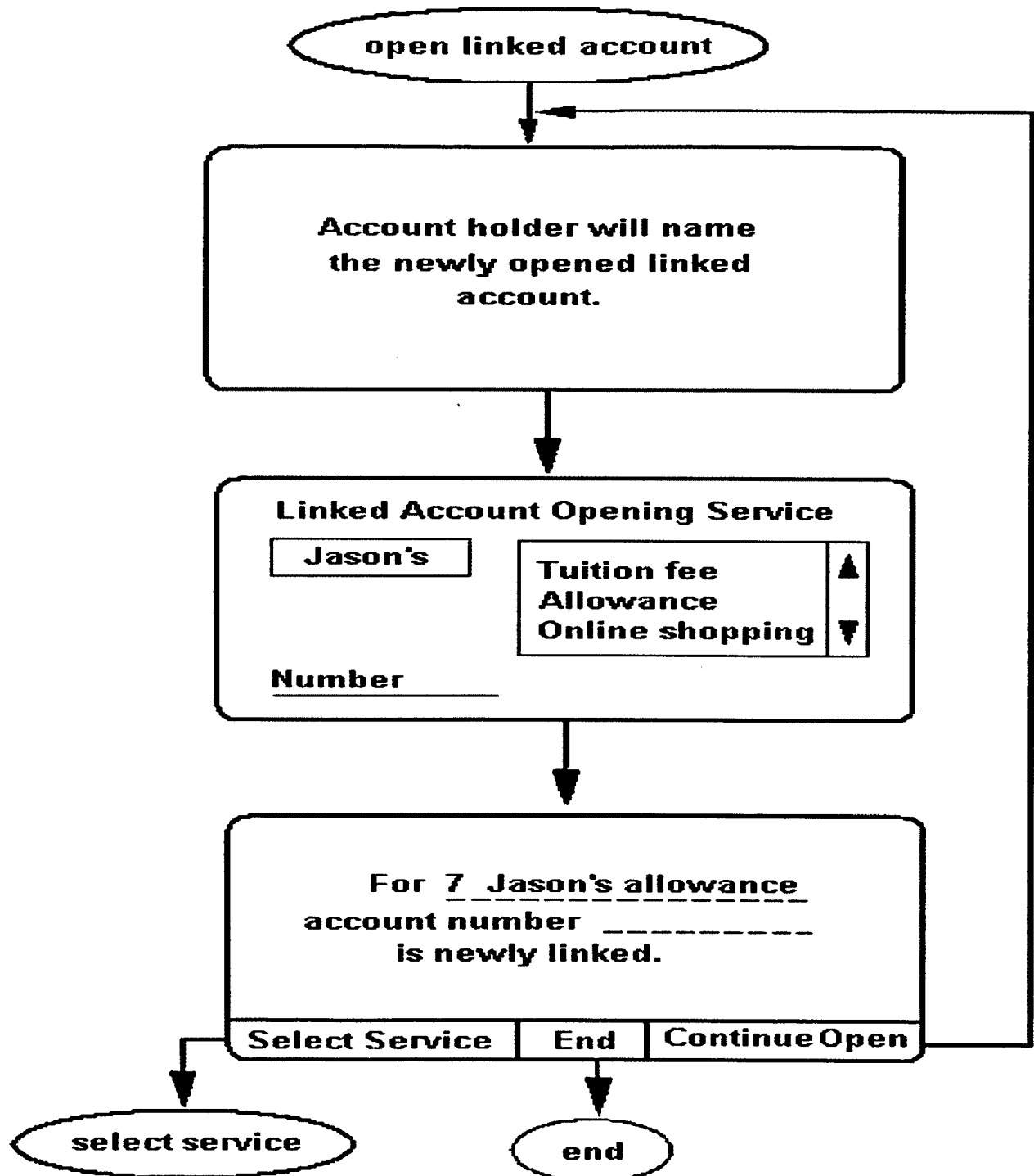
【Figure 20】



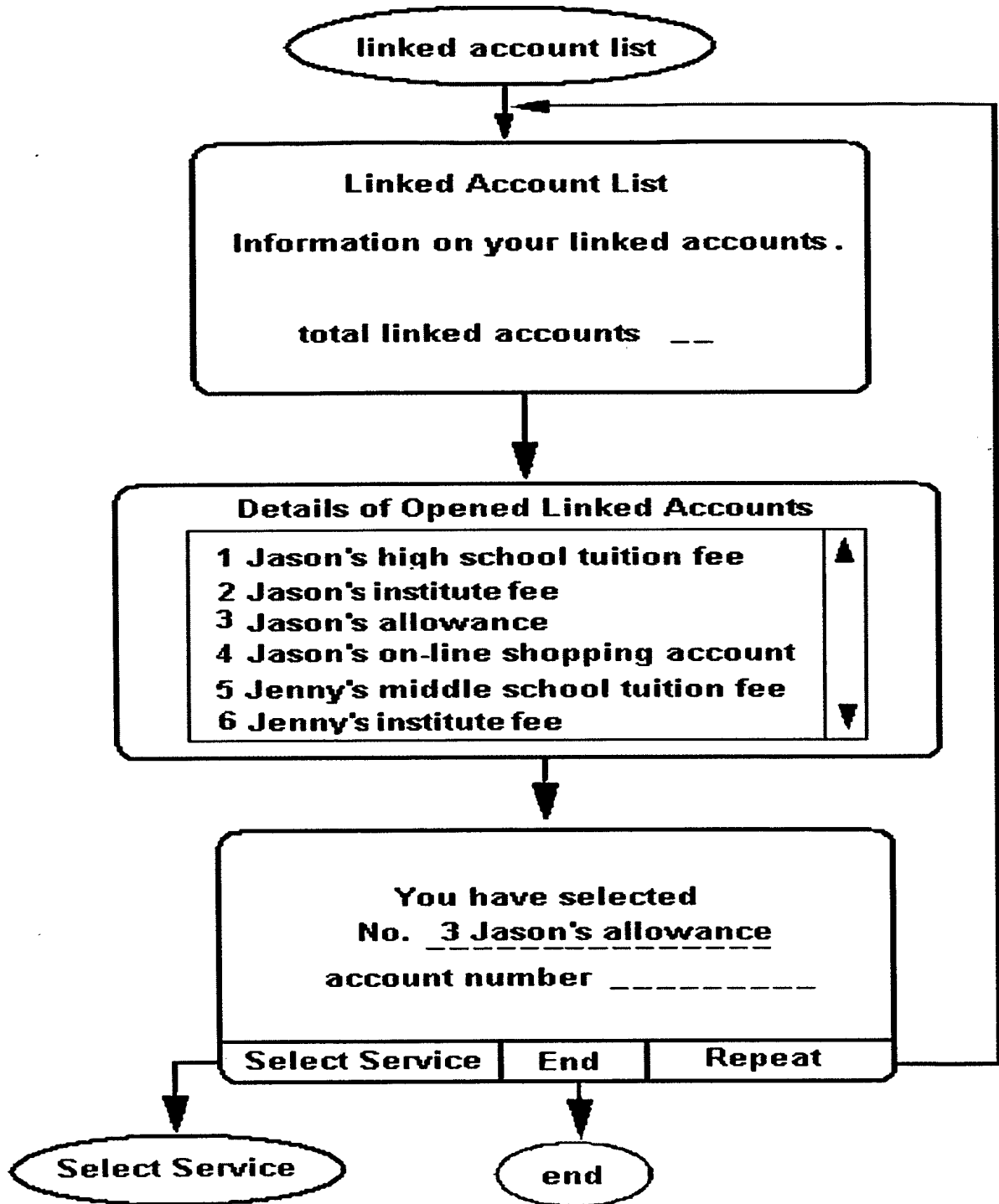
【Figure 21】



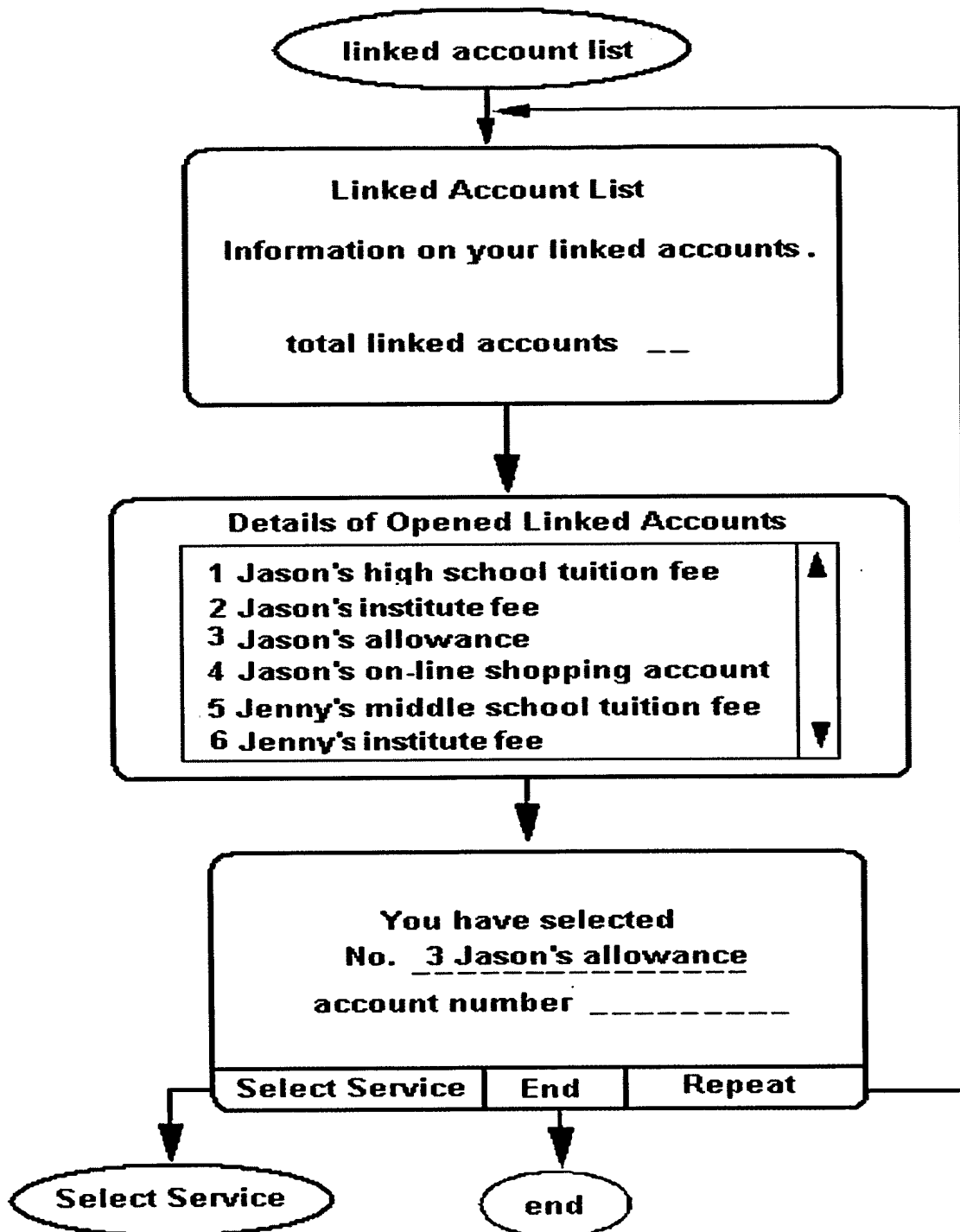
【Figure 22】



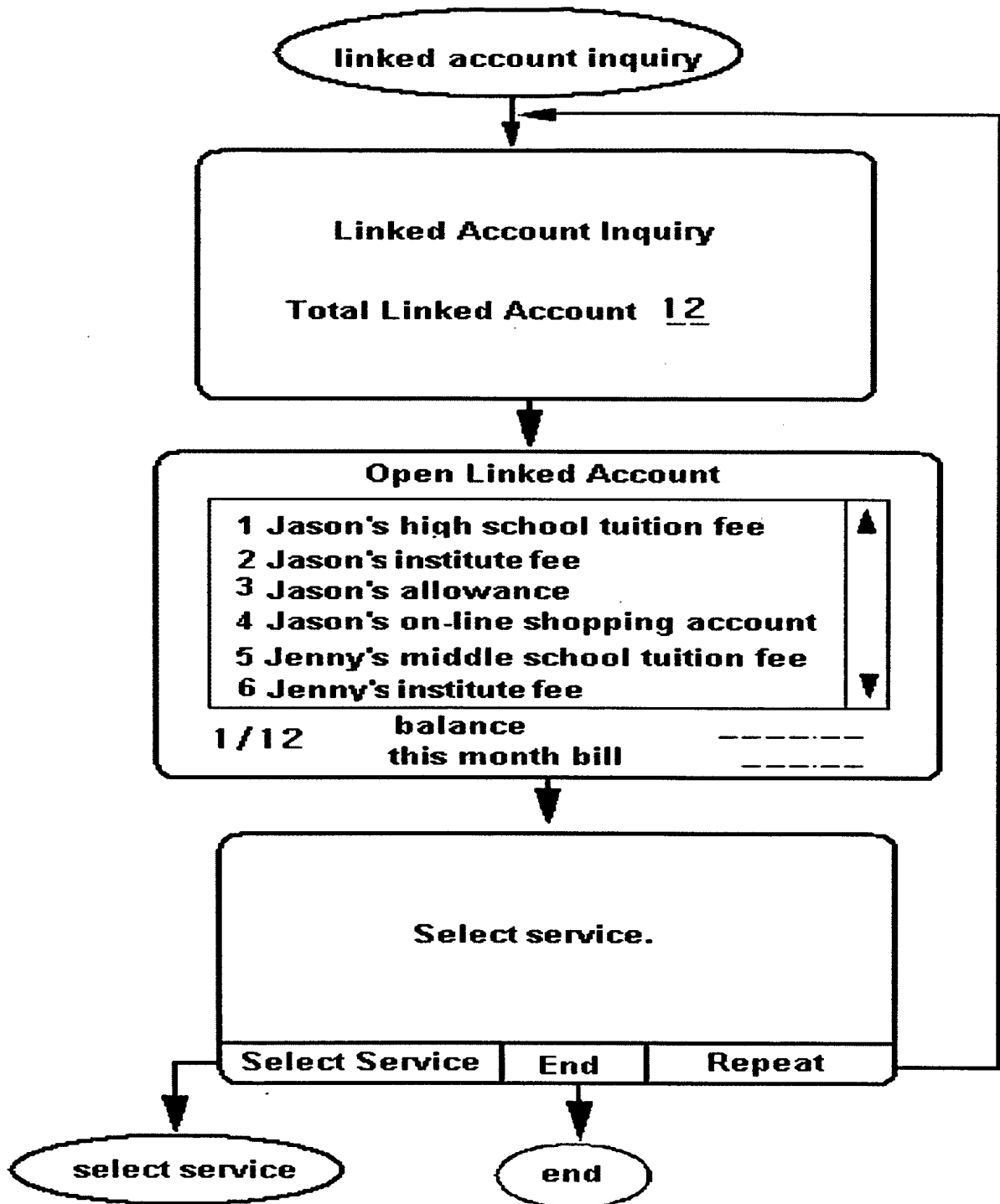
【Figure 23】



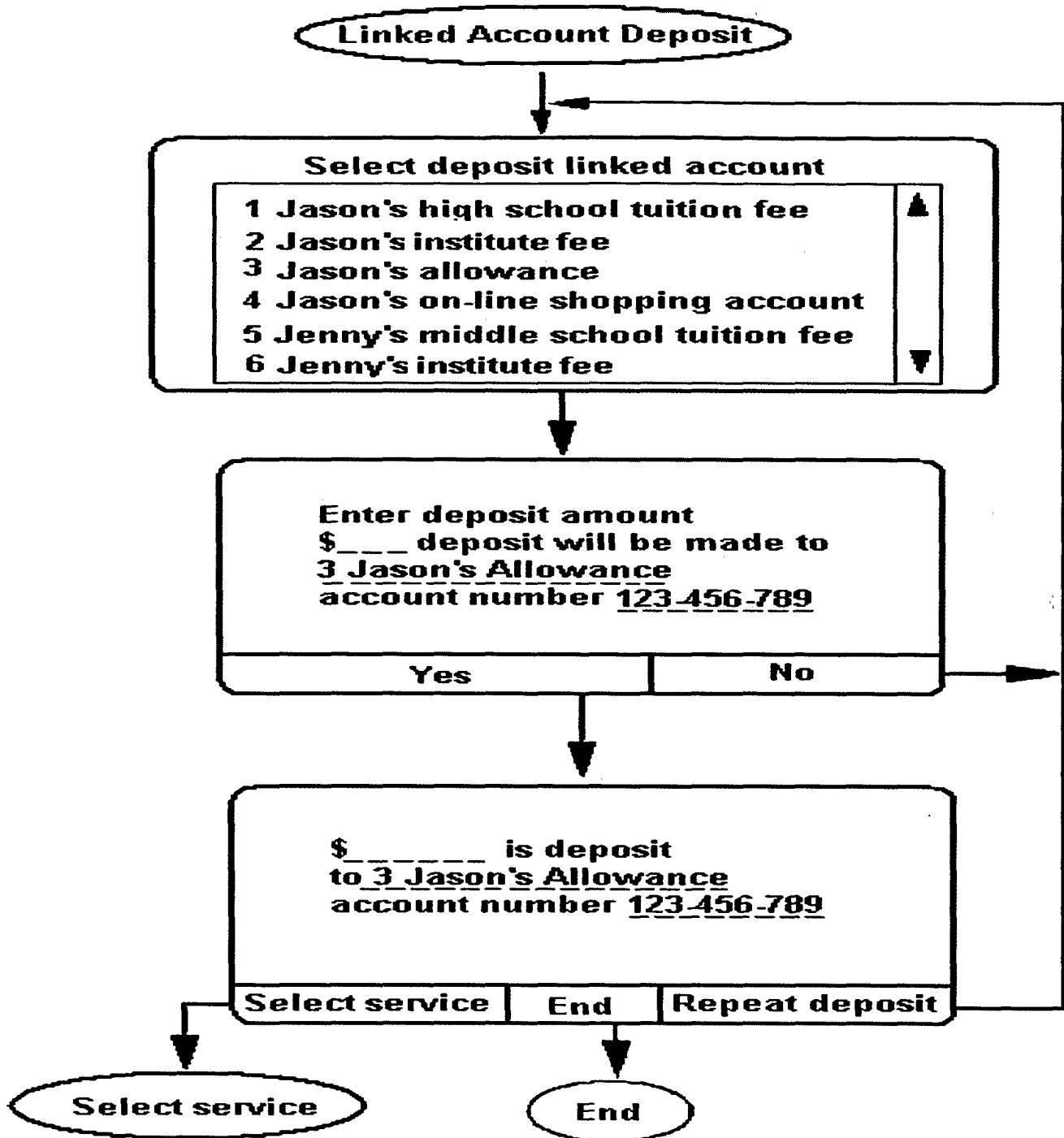
【Figure 24】



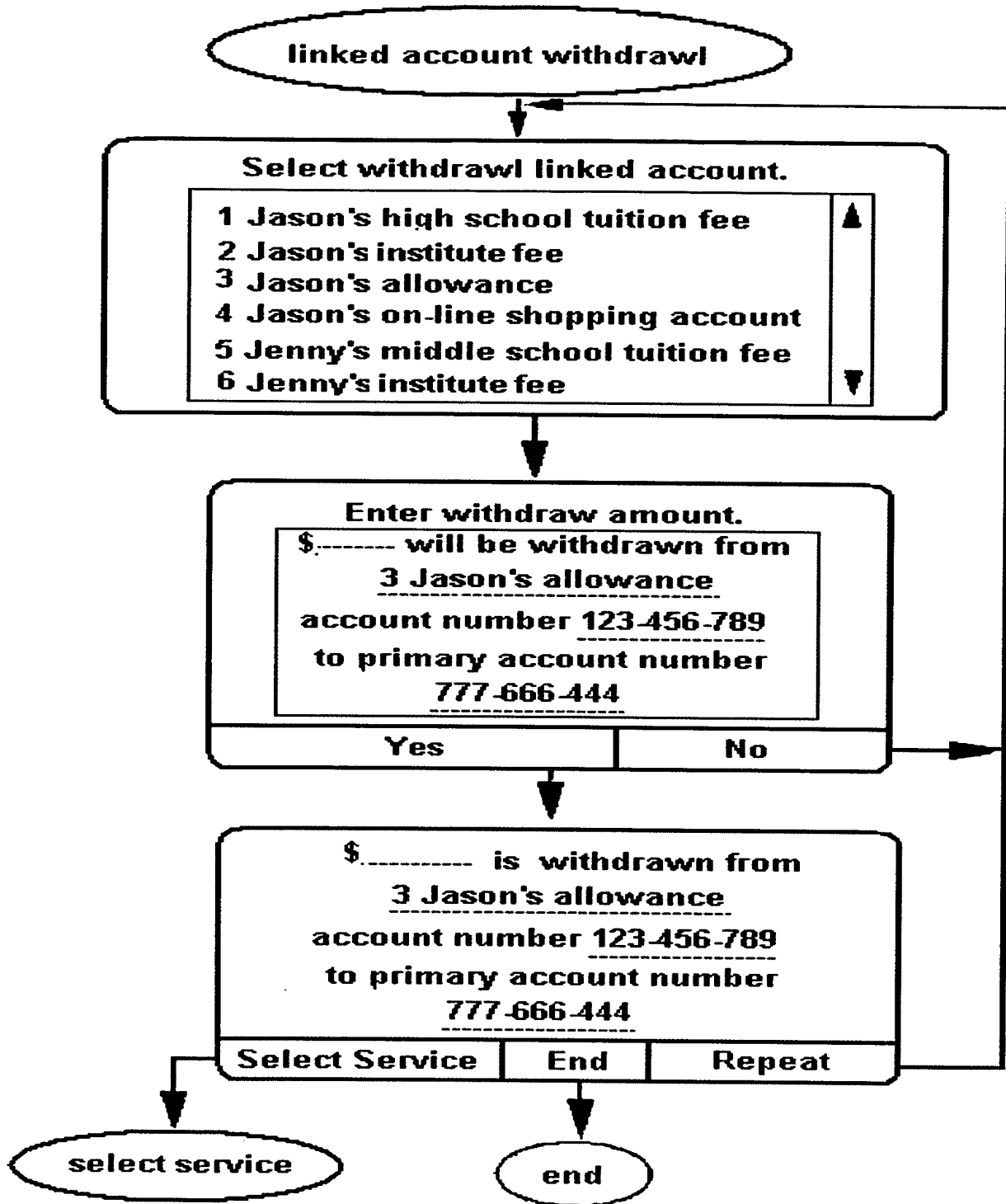
【Figure 25】



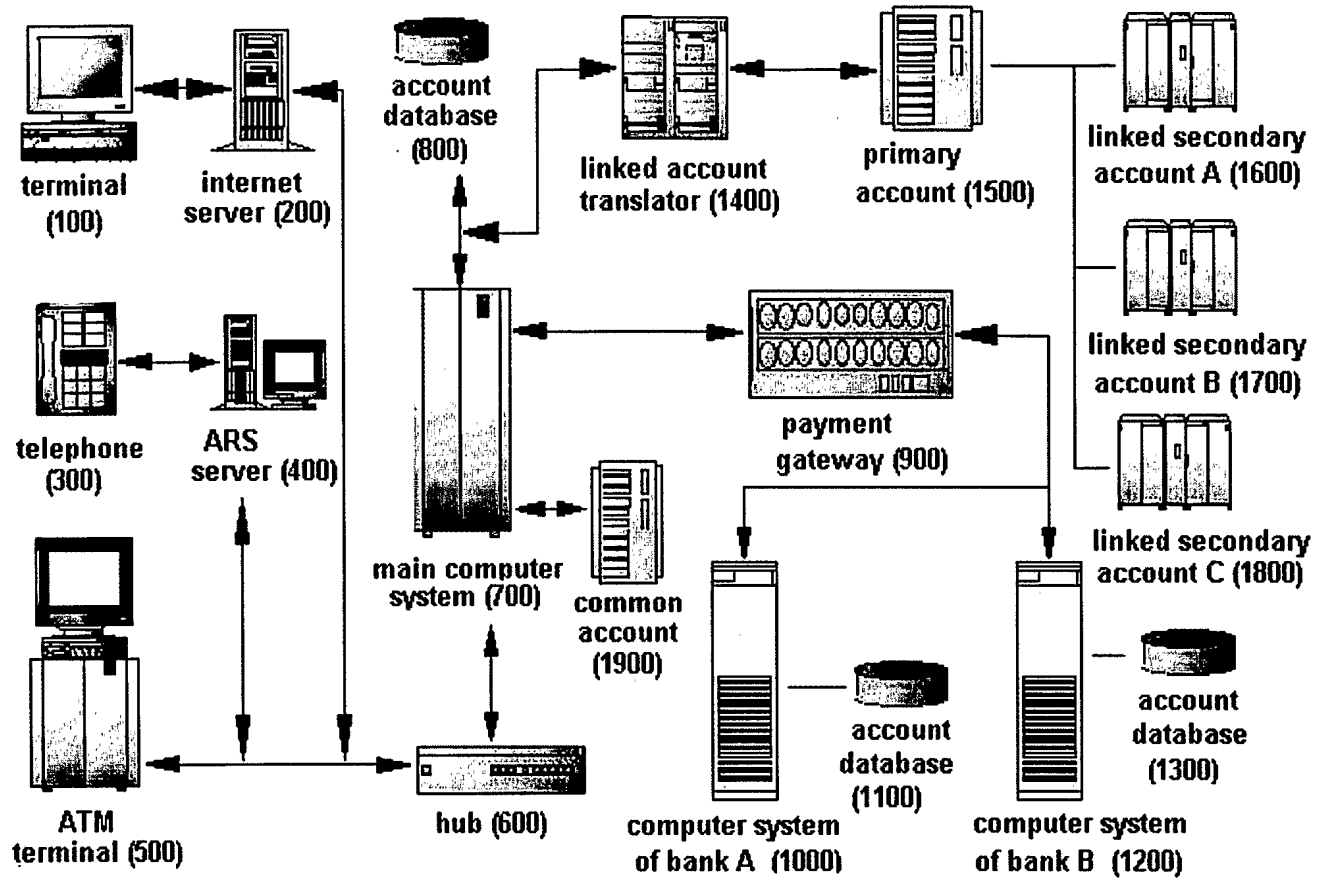
【Figure 26】



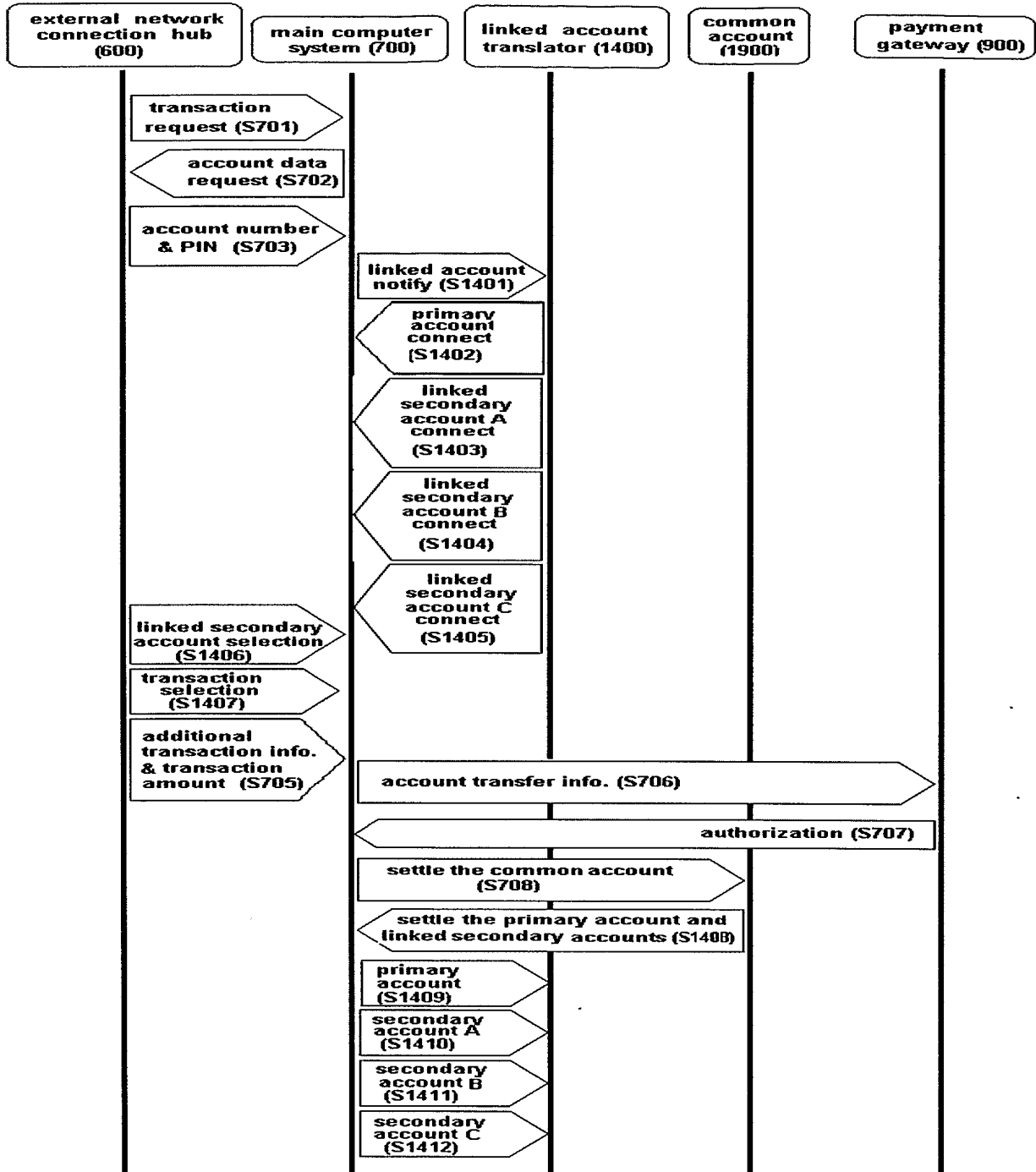
【Figure 27】



【Figure 28】



【Figure 29】



【Figure 30】

